

<b>Form PTO-1449 Modified</b>			Docket No. <b>OHB-0047</b>	Serial No. <b>Unknown</b>
List of Patent and Publications Cited by Applicant (Use several sheets if necessary)			Applicant <b>Boyer, et al.</b>	
U.S. Department of Commerce Patent and Trademark Office			Filing Date <b>Herewith</b>	Group <b>Unknown</b>
 <b>JC759 U.S. PRO 08/690940 10/16/00</b>				
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)</b>				
<i>RW</i>	<b>AA</b>	Anderson, R.E., "The Other Life of an ATM Card", <i>The New York Times</i> , April 20, 1997, 139-141		
	<b>AB</b>	Berinato, S., "Cards to get smart in '98", <i>PC Week</i> , December 22, 1997, 2 pages		
	<b>AC</b>	Findlay, S., "A 'smart card' for medical bills?", <i>USA Today</i> , December 10, 1997, <i>Final Edition (Money)</i> , 1 page		
	<b>AD</b>	Healtheon: Company Information, "About Healtheon", <i>WWW</i> , September 1997, 2 pages		
	<b>AE</b>	Hisey, P. (ed.), "Survey Says Cobranding Will Have to Change", <i>Credit Card News</i> , November 1997, 1 page		
	<b>AF</b>	Kazakoff, "Smart Card' to Make Doctor Visits Easier", <i>San Francisco Chronicle</i> , December 10, 1997, 1 page		
	<b>AG</b>	O'Reilly, B., "Taking on the HMO's", <i>Fortune</i> , February 16, 1998, 96-104		
	<b>AH</b>	Schwanhausser, M., "The Future of Your Money", <i>San Jose Mercury News</i> , June 1, 1997, 3 pages		
	<b>AI</b>	Gruber, W., "Co-brand credit cards catch on", <i>Chicago Tribune</i> , July 2, 1997, 2 pages		
	<b>AJ</b>	"Pension Fund Adds Online Benefits Transactions", <i>Best's Review (Technology Notebook)</i> , January 1997, 1 page		
	<b>AK</b>	"Nylcare to Offer Medical Savings Accounts; Company Well Positioned to Introduce New Product", <i>Business Wire</i> , April 14, 1997, 1 page, Order No. 603137		
	<b>AL</b>	"Cobranded/Affinity Cards", <i>Credit Card News</i> , November 15, 1997, 2 pages		
	<b>AM</b>	"The City of the Golden Gate Sees a Golden Opportunity in Credit Cards", <i>Credit Card News</i> , November 1997, 1 page		
<i>RW</i>	<b>AN</b>	"Two New Issuers Take a Stab at the Health-Care Market", <i>Credit Card News</i> , page 5		
<i>RW</i>	<b>AO</b>	<a href="http://www.medaphis.com/msc/html">http://www.medaphis.com/msc/html</a> , "Medaphis Services Corporation", <i>WWW</i> , January 1998, 4 pages		
<b>EXAMINER</b>			<b>DATE CONSIDERED</b> <i>12/22/03</i>	

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**U. S. PATENT DOCUMENTS**

<b>Examiner Initial</b>		<b>Document No.</b>	<b>Date</b>	<b>Name</b>	<b>Class</b>	<b>Subclass</b>
<i>pu</i>	<b>AA</b>	4,858,121	08/15/89	Barber, et al.	364	406
	<b>AB</b>	5,235,507	08/10/93	Sackler et al	364	401
	<b>AC</b>	5,301,105	04/05/94	Cummings, Jr.	364	401
	<b>AD</b>	5,359,509	10/25/94	Little et al.	364	401
	<b>AE</b>	5,583,760	12/10/96	Klesse	395	238
	<b>AF</b>	5,644,778	07/01/97	Burks, et al	395	800
	<b>AG</b>	5,832,447	11/3/98	Rieker, et al	705	2
<i>pu</i>	<b>AH</b>	5,930,759	07/27/99	Moore, et al	705	2

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<b>Examiner Initial</b>		<b>Document No.</b>	<b>Date</b>	<b>Country</b>	<b>Translation</b>	<b>YES</b>	<b>NO</b>
<i>pu</i>	<b>AI</b>	WO 91/15817	10/17/91	WIPO			
<i>pu</i>	<b>AJ</b>	EP 0683 465A2	11/22/95	EPO			
<i>pu</i>	<b>AK</b>						

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<i>pu</i>	<b>AL</b>	Imperial Bank Retains Counterpart Capital Corporation to Help Expand its Health Care Division, PR
<i>pu</i>	<b>AM</b>	INTEGRA Signs \$37 Million Healthnet Contract; Becomes National Supplier of Terminals for Health Care Transaction Processing, PR Newswire
<i>pu</i>	<b>AN</b>	Processor Announces Health-Care Credit Card, Barton Crockett, American Banker, v157, n188, p1(2)

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